

# Rural Development



## United States

## Department of Agriculture

Robert White

State Director

# USDA Rural Development Mission Statement



To enhance the ability of rural communities to develop, to grow and to improve their quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

# Rural Development



- Utilities and Community Facilities
- Housing
- Business and Cooperative

# Rural Development



- Utilities and Community Facilities
  - Water
  - Waste Water
  - Storm Water
  - Telecommunications
  - Community Facilities
- Housing
- Business and Cooperative

# Rural Development



- Utilities and Community Facilities
- Housing
  - Single Family
  - Multifamily
  - Farm Labor
  - Repair Loans and Grants
- Business and Cooperative

# Rural Development



- Utilities and Community Facilities
- Housing
- Business and Cooperative
  - Business & industry guaranteed loans
  - Business & industry direct loans
  - Rural business enterprise grants
  - Rural economic development loans & grants
  - Intermediary relending program



# COMMUNITY PROGRAMS Indiana

**Gregg Delp**  
**Director of Community Program**

# Community Programs



## ■ Water & Wastewater

- Direct Loans
- Guaranteed Loans
- Grants

## ■ Community Facilities

- Direct Loans
- Guaranteed Loans
- Grants


## ■ Telecommunication

- Loans
- Grants



# Water and Waste Disposal

## Loans and Grants

- 
- To develop water and waste disposal (including solid waste disposal and storm drainage) systems
  - Population not in excess of 10,000
  - Public entities such as municipalities, counties, special purpose districts, Indian tribes, and corporations not operating for profit

# Water and Wastewater Rates and Terms



## Direct Loans

- 40 year term max.
  - » can be less
- Security
  - bonds, note & mortgage
- Debt service reserve 10%

## Grants

- To reduce user fees to a reasonable level
- Up to 75%

# Interest Rates



**4.50% MHI (medium household income) \$24,994 - below**

**4.750% MHI \$24,995 - \$31,242**

**5.125% MHI \$31,242 - up**

**Effective from April 1, 2001 through June 30, 2001**

# Community Facilities



- Construct, enlarge, extend, or improve community facilities providing essential services
- Population of 20,000 or less
- Public entities such as municipalities, counties, special purpose districts, Indian tribes, and corporations not operating for profit

# Community Facilities Rates and Terms



## Direct Loans

- 40 year term max.
  - » can be less
- Security
  - bonds, note & mortgage
- Debt service reserve 10%

## Guaranteed Loans

- Lenders terms
- Lenders interest rate
- 80% guarantee
- Cannot be tax exempt
  - » guaranteed only

# Some Possible Community Facilities



## Community Health Care

Dental Clinic

Nursing Home

Assisted Living Facility

Physicians Clinic

Boarding Home for the  
Elderly

Hospital (General &  
Surgical)

Medical Rehabilitation  
Center

Psychiatric Hospital  
Outpatient Clinic

# Cultural & Educational



- All Purpose Buildings
- Colleges
- Educational Camp  
for Physically & Mentally Impaired
- Library
- Museum
- Outdoor Theatre
- Public School
- School Maintenance &  
Equipment Service  
Center
- Vocational School

# Energy Transmission & Distribution

- Electric Equipment
- Maintenance Bldg.
- Low Head Hydro
- Electric Facility
- Natural Gas  
Distribution




# Fire, Rescue, & Public Safety



- Civil Defense Building
- Communications Center
- Fire Department Building
- Fire Trucks
- Jail
- Mobile Communications Center
- Multi-Service Fire/Rescue Building
- Equipment Building
- Jaws of Life

# Community Support Buildings & Improvements



- Adult Day Care Center
- Child Day Care Center
- City Hall
- Community Health Department
- County Office Building
- Community Center
- County Courthouse
- Courthouse Annex
- Data Processing Center
- Food Preparation Center
- Food Storage and Distribution Center
- Heating Plant for Public Buildings
- Home for Delinquents
- Public Maintenance Building
- Business Incubator

# Transportation



- Airport Hanger
- Airport
- Bridge
- City Airport
- Municipal & County Garage
- Offstreet Parking
- Sidewalks
- Street Improvements
- Infrastructure for Industrial Park
- Railroad
- Town Bus
- Service/Equipment
- Marina
- Municipal Dock
- Special Transportation Equipment

# Other



- Fairgrounds
- Animal Shelter
- Dike
- Oceanfront Protection
- Special Services Building
- Sprinkler System
- Telemedicine / Distance Learning
- Natural Gas

# Websites



- USDA

<http://www.usda.gov/>

- Rural Development

<http://www.rurdev.usda.gov/>

- Indiana Rural Development

<http://www.rurdev.usda.gov/in/index.html>